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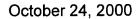
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ATTORNEY DOCKET NO. 05793.3032

Box PATENT APPLICATION Assistant Commissioner for Patents Washington, D.C. 20231

New U.S. Patent Application

Title: SYSTEMS, METHODS, AND APPARATUS FOR

INSTANT ISSUANCE OF A CREDIT CARD

Inventors: Richard Jaros et al.

Sir:

We enclose the following papers for filing in the United States Patent and Trademark Office in connection with the above patent application.

- 1. Application 22 pages, including 5 independent claims and 14 claims total.
- 2. Drawings 10 sheets of drawings (Figures 1-10).
- 3. Declaration and Power of Attorney
- 4. Assignment
- 5. Check for \$750.00 (including filing fee for \$710.00 and \$40.00 for Assignment recording fee.

Please address all correspondence with respect to this application to:

Finnegan, Henderson, Farabow, Garrett & Dunner, L.L.P. 1300 I Street, N.W. Washington, D.C. 20005-3315



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Assistant Commissioner for Patents October 23, 2000 Page 2

This application is being filed under the provisions of 37 C.F.R. § 1.53(f). Applicants await notification from the Patent and Trademark Office of the time set for filing the Declaration.

Please accord this application a serial number and filing date.

The Commissioner is hereby authorized to charge any additional filing fees due and any other fees due under 37 C.F.R. § 1.16 or § 1.17 during the pendency of this application to our Deposit Account No. 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW, GARRETT & DUNNER, L.L.P.

By:

Ranjeev K. Singh Reg. No. 47,093

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RKS/vjw Enclosures

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